

FUNDING POLICY STATEMENT
POLARIS SPINE & NEUROSURGERY CENTER, PC 401(K) PLAN

Purpose

The main objective of Polaris Spine & Neurosurgery Center, PC 401(k) Plan (the "Plan") is to provide retirement income. The purpose of this Funding Policy Statement is to set forth the basic guidelines or general instructions concerning various types or categories of investment management decisions.

The Plan does not permit Participant self-direction.

The Investment Fiduciaries are Max Steuer, MD, Bethwel Raore, MD, Melanie Simmons and Melanie Cox. The Investment Fiduciaries will set their own procedures.

Investment Objectives

The basic investment objective for the Trust funding the Plan is the long term stability of Plan assets that provide moderate growth. Investments must be diversified to protect the Plan from cyclical market fluctuations, withstand inflation erosion and provide sufficient liquidity for unexpected distributions as well as anticipated retirements and other termination distributions.